

**REMARKS**

Applicant respectfully requests reconsideration and allowance of the subject application.

**35 U.S.C. § 102**

Claims 1-23 stand rejected under 35 U.S.C. §102(c) as being anticipated by U.S. Patent No. 6,473,800 to Jerger et al. (hereinafter "Jerger"). Applicant respectfully submits that claims 1-23, as amended herein, are not anticipated by Jerger.

Jerger discloses:

In accordance with this invention, a system and a computer-based method of providing security when downloading foreign active content from a computer network is disclosed. Foreign active content is untrusted code that may attempt to run on a host system. The method includes configuring a system security policy to establish multiple security zones, each security zone corresponding to a set of locations on a computer network. Each zone has a corresponding security configuration that specifies the actions to be taken when a protected operation is requested by active content downloaded from that security zone. During a Web browsing session, the mechanism of the invention determines the security zone corresponding to the network location currently being browsed. Prior to performing a protected operation, the mechanism of the invention determines the action to perform, based on the current Web site's security zone, the requested operation, and the security setting corresponding to the requested operation and the Web sites zone. The Web browser displays visual information indicating the security zone corresponding to a server computer when a Web document from the server computer is being displayed. (Col. 3, lines 5-26).

Thus, the Jerger reference is directed toward providing security when downloading "foreign active content" from a computer network. Jerger describes

“foreign active content” as untrusted code that may attempt to run on a host system. Jerger also discloses various security zones that correspond to a set of locations on a computer network. Applicant submits that the disclosure of Jerger is different from the claimed invention which provides various modes of operation associated with different financial accounts.

**Claim 1**, as amended, recites:

A method implemented by a financial analysis system, the method comprising:

identifying multiple financial accounts associated with a user;

presenting the user with a plurality of modes of operation that can be associated with each financial account, wherein the plurality of modes of operation define different trust options for handling sensitive data associated with the user;

receiving a selection from the user for each of the multiple financial accounts, wherein the selection is one of the plurality of modes of operation; and

handling sensitive data associated with each financial account in accordance with the selected mode of operation.

Applicant submits that the Jerger reference fails to disclose “identifying multiple financial accounts associated with a user”, as recited in amended claim 1. As discussed above, Jerger is directed toward providing security when downloading foreign active content from a computer network. This activity is unrelated to financial accounts associated with a user. Applicant submits that Jerger fails to make any reference to financial accounts. As such, the Jerger reference does not disclose the elements of claim 1.

Accordingly, Applicant submits that claim 1 of the present application is not anticipated by Jerger. Given that claims 2-8 depend from claim 1, Applicant

respectfully submits that those claims are likewise allowable over Jerger for at least the reasons discussed above with respect to claim 1.

Regarding **Claim 10**, Applicant submits that the Jerger reference fails to disclose “identifying multiple financial accounts associated with a user”, as recited in amended claim 10. As discussed above, Jerger is directed toward providing security when downloading foreign active content from a computer network. This activity is unrelated to financial accounts associated with a user. Applicant submits that the Jerger reference fails to make any reference to financial accounts. As such, the Jerger reference does not disclose the elements of claim 10.

Accordingly, Applicant submits that claim 10 of the present application is not anticipated by Jerger. Given that claims 11, 13, and 14 depend from claim 10, Applicant respectfully submits that those claims are likewise allowable over Jerger for at least the reasons discussed above with respect to claim 10.

Regarding **Claim 15**, Applicant submits that the Jerger reference fails to disclose “identifying multiple financial accounts associated with a user”, as recited in amended claim 15. As discussed above, the Jerger reference is directed toward providing security when downloading foreign active content from a computer network. This activity is unrelated to financial accounts associated with a user. Applicant submits that Jerger fails to make any reference to financial accounts. As such, the Jerger reference does not disclose the elements of claim 15.

Accordingly, Applicant submits that claim 15 of the present application is not anticipated by Jerger. Given that claim 16 depends from claim 15, Applicant

respectfully submits that claim 16 is likewise allowable over Jerger for at least the reasons discussed above with respect to claim 15.

Regarding Claim 17, Applicant submits that the Jerger reference fails to disclose “identifying multiple financial accounts associated with a user”, as recited in amended claim 17. As discussed above, Jerger is directed toward providing security when downloading foreign active content from a computer network. This activity is unrelated to financial accounts associated with a user. Applicant submits that the Jerger reference fails to make any reference to financial accounts. As such, the Jerger reference does not disclose the elements of claim 17.

Accordingly, Applicant submits that claim 17 of the present application is not anticipated by Jerger. Given that claim 18 depends from claim 17, Applicant respectfully submits that claim 18 is likewise allowable over Jerger for at least the reasons discussed above with respect to claim 17.

Regarding Claim 19, Applicant submits that the Jerger reference fails to disclose one or more processors to “identify multiple financial accounts associated with a user”, as recited in amended claim 19. As discussed above, Jerger is directed toward providing security when downloading foreign active content from a computer network. This activity is unrelated to financial accounts associated with a user. Applicant submits that the Jerger reference fails to make any reference to financial accounts. As such, the Jerger reference does not disclose the elements of claim 19.

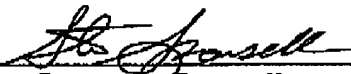
Accordingly, Applicant submits that claim 19 of the present application is not anticipated by Jerger. Given that claims 20-23 depend from claim 19, Applicant respectfully submits that those claims are likewise allowable over Jerger for at least the reasons discussed above with respect to claim 19.

### Conclusion

Claims 1-8, 10-11, and 13-23 are in condition for allowance. Applicant respectfully requests reconsideration and issuance of the subject application. Should any matter in this case remain unresolved, the undersigned attorney respectfully requests a telephone conference with the Examiner to resolve any such outstanding matter.

Respectfully Submitted,

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